DOCUMENT RESUME

ED 391 416 HE 028 852

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TITLE Destiny Challenged: Cost and Choice Factors Related to Low Income Student Matriculation at a Private Institution. ASHE Annual Meeting Paper.
PUB DATE Nov 95
NOTE 43p.; Paper presented at the Annual Meeting of the Association for the Study of Higher Education (20th, Orlando, FL, November 2-5, 1995).
PUB TYPE Reports - Research/Technical (143) -- Speeches/Conference Papers (150)

EDRS PRICE MF01/PC02 Plus Postage.
DESCRIPTORS *College Choice; *College Students; Educational Attainment; Grants; Higher Education; Influences; *Low Income Groups; Parent Student Relationship; *Paying for College; Peer Influence; *Private Colleges; Student Loan Programs
IDENTIFIERS *ASHE Annual Meeting

ABSTRACT

This paper examines some of the factors that affect the college choice of students from low-income families, specifically as it relates to college costs, and presents the results of a qualitative study on the factors that motivated the college attendance and choice of eight students from low-income families enrolled at a small, moderately selective Christian liberal arts college. In-depth interviews with the eight students revealed that there was a predisposition to attend college through either being told from an early age that they would go or experiencing a critical incident which crystallized the importance of college attendance. Students tended to choose the institution they attended due to its small size and friendly, home-like atmosphere. The majority of the students interviewed did not rely on their parents for any significant financial support, and were worried about the costs involved in attending a private college where tuition approached $13,000 per year. All of the students relied on grants, loans, and/or part-time employment to cover their educational expenses. Other factors affecting college choice, such as peer and parent influence and prior knowledge of the college, were also explored. (Contains 25 references.) (MDM)

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ED 391 416

DESTINY CHALLENGED:

Cost and Choice Factors Related to Low Income Student Matriculation at a Private Institution

IHE 0228 852

ASHE Presentation
November, 1995

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This paper was presented at the annual meeting of the Association for the Study of Higher Education held at the Marriott Hotel, Orlando, Florida, November 2-5, 1995. This paper was reviewed by ASHE and was judged to be of high quality and of interest to others concerned with the research of higher education. It has therefore been selected to be included in the ERIC collection of ASHE conference papers.

INTRODUCTION

A puzzling fact for those interested in equity of access and choice in higher education is that students from low income groups are less likely to attend private selective institutions. Even holding ability constant, low income students are less likely to apply and enroll in private colleges. Tuition costs have increased dramatically over the past decade and some speculate that the very tuition increases that are necessary for college survival may be inhibiting attendance for some population groups. Since the Higher Education Act, we, as a nation, have focused on a meritocratic system that allows students to move through higher education's gates without regard to race or income. Yet it has become apparent that we have not really taken into account the injustices and discrimination that may lead people off the path of higher education before the application process begins. Our nation's commitment to access and equity for all its students is compromised when those from lower income levels have reduced patterns of attendance at institutions that appear to offer the most benefits of attendance.

Discovering the reasons why students choose a particular institution and the impact of net college cost on that choice can help private colleges and universities open up their doors to students that have traditionally not applied. Although this does have an impact on the recruitment activities of colleges and how they market themselves to students, the larger and more gripping issue is how low income students over came the odds, and challenged the destiny of the majority of low income students, attended college and a fairly selective private institution at that.

Low income students that currently attend private, selective institutions can offer valuable insight into the factors that lead them through that gates that seems to be a barrier to many of their peers. Learning when they first thought about college attendance, where they might attend, and who were their influencer will provide an understanding that may help others toward this path. Some research has suggested that tuition costs and other expenses inhibit low income student attendance. Learning additionally about low income students' thoughts concerning costs and its affect on the type of colleges considered will give a barometer on the importance of cost. In corollary, does the financial aid offset of the tuition costs affect students perceptions of college and their interest in attending a specific institution? Finally, in light of the national movement from grants to loans to finance student education and considering some studies which indicate that some minorities were less likely to borrow, how does the amount of loan in the package affect their decision to attend? Traditional methods of obtaining this

information, through surveys or existing data bases, may not offer as great an insight as a qualitative methodology which can explore indepth the reasons behind low income students' decisions.

This paper proposes to discuss some of the factors that affect students' college choice, specifically as it relates to college cost, and its importance for encouraging low SES enrollment in private colleges and universities. An qualitative study of eight college students will be used to examine the college choices of students at a religiously affiliated liberal arts college.

LITERATURE REVIEW

Student choice can be defined as a three stage process that includes predisposition, search, and actual choice. Student college choice begins with a pipeline of student characteristics that include student ability, family socio-economic status, and educational level of the parents, These predisposition factors can combine to "self-select" a student on or off the path to college. How the search process is conducted is beyond the scope of this paper, although a brief overview of assumed search models may be helpful. The research on student and financial aid attributes influencing college choice are discussed in more detail.

College Choice Models. Hossler, Braxton, and Coopersmith (1989) have identified four models of college choice. The Econometric model proposes that various factors are weighted by the student in order to make the decision. The choice is made when the perceived benefits of attendance at one institution outweigh the benefits at other institutions (or non-attendance). The Consumer model of college choice postulates that students identify the personal costs and risks as the main factors in college choice. These may be both monetary and non-monetary and are defined in terms of perceived values or benefits. The Sociological model concentrates on the role played by various factors that the student perceives to allocate individual positions or occupations of prestige or status. These qualities have benefits which the student rates in terms of status attainment. The Combination model uses various factors from those discussed above including a derivative model that takes into account family background and student ability. Young & Reyes (1987) listed the following factors that increase the likelihood a student will enroll in college: 1) the desire to improve social status, 2) the desire to invest for the future, 3) the attractiveness of the college lifestyle as a way to spend one's time, and 4) socio-economic conditions.

Student Predisposition to go to College. Researchers understanding of a student's decision to go to college is that it does not magically happen after attending a college night in the fall of the senior year. The predisposition to attend college is pipeline of effects that begins early in a child's life, in some ways even before birth. In an extensive review of factors influencing post-secondary attendance Hossler and Stage (1992) identified several factors that researchers have focused on in an effort to determine the recipe for college attendance. These factors include socio-economic status (SES), student ability, parental level of education, encouragement for parents and form others, student career plans, and participation in high school extra curricular activities. In their examination of the research they reported that in general one finds that SES has significant positive direct and indirect effects. Students from lower SES backgrounds are less likely to attend college (Trent & Medsker, 1967) (Kohn, et al, 1979). Student ability and achievement, specifically as measured by GPA and SAT scores, is positively correlated with student plans to attend college (Astin 1978) (Flint 1991). The level of parental education has a strong positive effect on post-secondary plans, even more than SES or ability. Parental encouragement and expectations in many studies were also found to be positively correlated with student plans to attend college. However, encouragement from others, such as teachers, counselors, and peers, in general has not been found to be indicative of plans to attend college. Students career plans and educational aspirations are also positively related to college attendance, although this actually reflect indirect effects. Finally, although not as frequently studied, the student's involvement in high school activities, such as athletics, or service activities, increased the chances the student would attend college. Hossler and Stage's predisposition model corroborated much of this research finding the role of parental education was strong, as was student GPA, parental expectations. Family income however, did not have a significant relationship to predisposition to attend college. Thus a picture can be painted of the student that is most likely to go to college: a student from a middle to higher income family, whose parents went to college and actively support and encourage their child's further educational efforts. This student has good grades and tests well on standardized test, has participated in extra curricular activities in high school and has career plans and aspirations that often demand a college degree.

Private College Attenders. If a picture of college attendees in general can be painted, what does the picture look like of students that attend private institutions? Private institutions are more likely to be selective in that they require high school GPAs and standardized test scores (i.e., ACT or SAT) that are above national high school norms. Additionally, private institutions tend to be those that are more

expensive and there continues to be a positive correlation between the tuition costs of an institution and its perceived quality (Boatsman, 1995)(Solomon, 1975). Higher cost institutions are often associated with increased quality through selectivity and resources. These attributes can confer later benefits upon students of this type of institution. Hearn (1984) in his review of the literature notes that benefits received from attending selective institutions can include increased lifetime earnings, and higher occupational status. For these reasons it is important that all students, from all SES backgrounds have access to this type of institution, as well as to other segments of higher education. In an effort that began with the mass education of the 1960s, a college education was one of the tools thought to break the cycle of poverty. If increased benefits of education are offered to those attending selective institutions, the attendance of low SES students at such schools is critical step toward helping them climb out of poverty.

The picture of students that attend selective, higher quality institutions, however, is one of students who are more likely to have experienced a higher "quality" life. In fact parental education, family income, and smaller family sizes are positively related to attendance at higher cost institutions (Hearn, 1988). Although SES factors were not as strong a determinate of the type of institution attended as compared to academic factors, these factors continue to play a strong indirect effect on the cost of institutions that students choose. Hearn reported that blacks, women, and lower SES students are less likely to attend higher cost institutions (Hearn, 1984) and expensive and selective institutions, usually private, disproportionately enroll wealthier students (Hearn, 1987) (Hauptman, 1990). As students' ability and achievements increase, the chance they will attend a more selective institution increases. Even when ability is controlled, students from lower SES backgrounds are not as likely to attend selective institutions as students from other SES levels. Hearn found that among exceptional ability students, nearly half of high income students attended either moderately or highly selective institutions. In an even more striking example, over a third of the highest income families sent their children to selective schools while less than 10 percent of families with incomes less than $16,000 sent their children to such schools. Holding ability constant, high income youth were more likely than any other group to attend elite colleges and conversely low income students tended to avoid the most elite colleges and instead attend relatively non-selective schools. Other researchers report similar findings with high income students applying to and attending high cost colleges and low income students gravitating toward low

cost colleges (Flint, 1991). As cost is often used as a proxy for quality, it appears that poorer students are being offered a smaller portion of the higher education pie.

An alarming finding however is that college enrollments for families from the lowest income brackets is declining. Lowest quartile income freshman were 12.4% of the freshman population in 1966. By 1971 that number increased to 22.4%, but has been declining. In 1980 only 9.6% of freshmen at private schools came from the lowest income families (Davis & Johns, 1982). The trend for most colleges is for proportionally lower enrollments of the lowest income students (Lee, 1986).

The selective nature of many private institutions rewards students by enrolling those with high GPAs and SAT scores. In fact, this effort to enroll students based only upon merit does nothing to increase the enrollment of those from low income families, as these students are less likely to apply to selective schools. Admissions offices of selective colleges do not overtly discriminate, and in fact some studies seem to indicate "limited favoritism to minority applicants" (Hearn, 1987). Still, students from lower income backgrounds are less likely to attend selective colleges. In an insidious way, Hearn states that the meritocratic nature of colleges and universities, especially the more selective ones, can serve to continue the inequities in education by enrolling in disproportionate numbers those with the cultural capital gained from parents with college degrees, living in an educationally stimulating environment, and attending the "good" K-12 schools. Consciously and unconsciously students may be tracked and channeled to various segments in the higher education system, with lower SES students less likely to enroll in the segment that confers the most benefits. The challenge is to encourage more students from low income, low SES backgrounds to apply to selective schools. Identifying the reasons why current students in this category choose to attend a selective college would help provide clues that could encourage increased enrollment for this type of student.

Cost, Financial Aid and Choice. Although there has been some research showing a relationship between institutional cost and first time attendance (Jackson, 1978, 1982, 1988, Manski and Wise, 1983, St. John, 1991, and St. John and Noel, 1989), specific research looking at financial aid strategies, such as the amount of loan or grant in the aid package, and a student propensity to enroll has been limited. Our understanding of the weight students give to financial factors as they determine college choice versus access factors is incomplete, especially based upon the student's SES level. Need based

federal student aid is only one component in a highly complex assortment of factors determining a student's educational decisions. The economic demand for college graduates, the direct costs of attending college and the economic benefits of higher education also influence college enrollment, but to a lesser degree (Hossler, 1982). However, a review of the literature consistently points to the positive impact of financial aid on the students decision to attend college and on institutional choice, especially for students who apply to and are accepted by two or more colleges and must choose between them. This appears to be especially true for students from relatively disadvantaged backgrounds (McPherson & Schapiro, 1991) (Jensen, 1983) (St. John, 1991). Literature concerning the total cost of education, the net cost of education, family income as it applies to financial aid, the receipt of financial aid in general, and the packaging of that aid, especially loans, are discussed in turn.

Total Cost and Net Cost of Education. College attendance varies inversely with enrollment costs. Becker theorized that there is a correlation between the cost of higher education and the propensity to enroll in college (Young & Reyes, 1987). The decision to enroll occurs when the benefits of education are greater than the costs of enrollment. Financial aid increases attendance because aid reduces the net price of attendance. Other researchers have described the decision to attend college as a combination of monetary and non-monetary risks (Murphy 1984) (Kotler & Fox 1985). Non-monetary factors weigh differently in the early stages, monetary concerns such as tuition cost and financial aid impact the later stages in the decision process.

The net cost of college attendance also impacts on the student's decision to enroll. Studies show that the decision to enroll in college responds positively and significantly to both price cuts and aid increases (McPherson & Schapiro, 1991). Student opinion of financial aid and the level of tuition have been shown to be the only variables statistically associated with college choice decisions (Tierney, 1980). When examining the difference between tuition at public and private institutions, studies have found the greater the gap, the greater the probability of matriculating at a public school, even after controlling for financial aid (Tierney, 1980). Increasing the net cost of attendance has a negative and statistically significant effect on enrollment for white students from lower income families (McPherson & Schapiro, 1991).

Family Income. The offer of financial aid may impact students differently, depending upon the family's level of income. Tierney (1980) found that for students who were deciding between a private and public institution, financial aid and college selectivity were found to be highly correlated. He concluded that as one moves from lower income to upper income the impact of financial aid variables decrease, although they are still considerable. In trying to ascertain the factors that result in college attendance and the type of college chosen, researches must consider income level as well as ability. The factors that are important for a middle or upper income student may be entirely different that those for lower income students.

Student Financial Aid. There is agreement among researchers that the receipt of aid will increase the likelihood that a student will enroll in college (Somers and St. John, 1993) (Jensen, 1983). The total amount of aid is also related to increases in first time attendance, especially for low and high income groups. As aid increases or becomes a greater per cent of the total educational costs, it becomes a more important factor in college attendance, especially for low income students. Students seem to respond to all types of aid more than to tuition costs (St. John, 1991). McPherson and Schapiro state that enrollments increase in response to additional aid availability. Low income students are more influenced by aid than are upper income students. Studies that examined students prior to student aid expansion and more recent data from this past decade both indicate that grant aid appears to have a significant positive effect on lower income enrollment (McPherson & Schapiro, 1991). The literature shows that students' final choice of college could be affected by financial aid offers. Students have preferred to enroll at schools where they received the largest grants (Astin, 1978). As private schools offer more grant money the probability of matriculation at a public school declines (Tierney, 1980). These studies also show a definite and strong relationship between the drop of participation of minorities and the decrease in availability of student aid.

Packaging. Packaging refers to the combinations of types of aid in the students award: grants, loans, and work. Although some past research has indicated that students are deterred from attending when loans are in the financial aid package (Astin, 1978), more recent research indicates this may not be the case. St. John (1990) looked at price response to tuition and student aid in enrollment decisions of college applicants. Despite previous concerns about the affect of loans on students, all aid packages are positively associated with attendance decisions (St. John, 1991). Low and middle income applicants

are more responsive to grants than loans and middle income students are do not have as strong a response to grants as low income students. This leads to the conclusion that different aid packages may be more effective for different types of students, but that loans may not need to be avoided to encourage enrollment. Although the receipt of scholarships has been shown to predict college attendance, the receipt or amount of loan funds in the package has been inconclusive (Somers and St. John, 1993).

A survey of Consumer Finances conducted by the Federal Reserve system over the past three decades analyzed consumers' attitudes toward loans (Mortenson, 1989). It found that Americans place education among the most important reasons for which they would be willing to borrow, yet groups within the population do not share the general level of willingness to borrow to finance educational costs. Concerning attitudes toward educational borrowing, men and college graduates are more likely to have a positive attitude toward educational loans than women or those who had not graduated from High School. Additionally, the attitude toward educational borrowing of those who have not graduated from high school has been decreasing since 1977. This was especially evident among Hispanics in this survey. Among all surveyed, at each income level, blacks reported the most favorable attitude toward educational loans, followed by whites, with Hispanics reporting the least favorable attitude. Examining this data by level of income, Mortenson found that although all income levels thought favorably toward borrowing for educational expenses, the lower the income, the less favorable educational loans were rated.

The studies examined here are qualitative and survey driven. They are limited in their ability to determine how students perceive the interaction of college attributes and the weight of these assessments to chose a specific institution. The quantitative method of research has provided a pre-existing structure of issues and attributes. The research to date has been inconclusive and even conflicting in some areas, especially examining the role of loans in student choice decisions. A methodology that is qualitative and explores reality as seen by the student is more likely to generate a better understanding of the college choice process. This methodology allows students to identify and share the issues and attributes that affect their college attendance as well as their choice of college.

THE STUDY

Research outlined above has shown that students from low income families are less likely to attend college and in general, less likely to attend private institutions. As the cost of education increases low income students are less likely to attend college. However, the receipt of financial aid increases the likelihood of attendance. The presence of loans in the aid package has not been shown conclusively to have either a positive or negative effect. The effect of the shift of federal aid from grants to loans is unknown, however in light of what is known about attendance of low income students, it is an issue that bears consideration. This study looks at lower income families attending a private institution and asks the following questions:

What factors motivated their college attendance?

What factors motivated their attendance at this private college?

How did the cost of education affect their enrollment decision?

How did the presence and amount of loan aid affect their enrollment decision?

It is especially important to examine these questions for the sectors of the college going population that has somehow overcome the tide that has pulled their peers and friend away from higher educational or has pulled then toward community college or less expensive schools. Private liberal arts education offers the most significant and positive outcomes when looking at college's impact (Astin, 1993). Increasing attendance for this sector for low income students will offer them more opportunities to fully benefit in the outcomes this sector can give.

METHODOLOGY

Until recently most college choice studies have relied on surveys that attempted to collect two kinds of information. One asks for student ratings of the importance and attractiveness of qualities of the program or school. The other collects data that examines relationships between student attributes and college attendance. In the first instance students rate colleges one attribute or quality at a time, or disjointly and in the second, the institution or researcher generates the qualities or issues to be evaluated. Although useful information can be generated in this way, there are problems with this type of methodology in college choice research. It fails to take into account the background motives that lead students along the educational pipeline and prepare them for college attendance. Attributes are

generated from the institution or researcher, not the students and therefore the researcher may be evaluating incomplete or irrelevant information. Furthermore, and perhaps most importantly, when making a choice, reviewing and positioning one attribute at a time is not the method employed in real life. In reality, students look at attributes as they relate to many other attributes and as they inter-relate with their personal background characteristics. Students make choices in a context of "bounded rationality" (McDonough, 1992) and understanding how and why those choices are made is difficult in a traditional survey format. A methodology that can discover and encompass the totality of the many variables relating to college choice is a qualitative approach.

As a financial aid officer for the past fifteen years in public and private institutions, I have been troubled by the inconsistencies that I have seen between published research on financial aid and the realities that were shared with me by the students I counseled daily. I was puzzled as to why students that should have "made it," meaning enrolled and persisted, did not. I was even more intrigued by students who shouldn't have "made it," yet did. Since poorer students are under-represented in higher education and private colleges particularly, it seemed that many of these students' destiny was attendance at less "quality institutions" with reduced likelihood of graduation. Just as likely was the possibility that these students could be locked out of higher education all together. Beating the odds and overcoming apparent destiny, I continue to see some disadvantaged students succeed, despite low family income, despite being first generation college students, and even lacking stellar academic ability. These students offered a hope that access to education and equitable choices were possible. What factors influenced college attendance of disadvantaged students and specifically their attendance at a private college? Did the kinds and amounts of aid awarded to them provide a ladder to a more exclusive sector of higher education?

In order to examine the college decision-making characteristics of disadvantaged students and any affects of financial aid in that decision-making, a qualitative design was used. Disadvantaged students, for this study, were characterized as coming from a low income family. Research participants consisted of eight college students receiving Pell Grants, as well as other aid. Pell Grant recipients were selected because the receipt of these funds is an approximate indicator that the student came from a lower income family. The names and phone numbers of eight students, selected randomly, were given to me by the financial aid office. Six of the research participants have come from that list and two others were friends of

those on the list. Background information on the participants is listed in Table 1. Students were interviewed on campus at locations suggested by the students in order to maximize the students' level of comfort and confidentiality.

The research participants attended a small, private, religiously affiliated college in southern California, California Christian College (CCC). This site was chosen because its cost is over three times that of the nearby state university, it is a moderately selective institution with a minimum SAT score of 1000 required, and it is located in white enclave surrounded by a hispanic and latino communities. CCC is located in a middle to upper middle class community that prides itself on its many parks, wide streets, well-kept homes, and low crime rate. The college itself is less than fifty years old and many of its low-lying brick buildings still give the impression of newness. Spacious and well-landscaped, CCC is a safe and idyllic setting for parents to send their children for a good liberal arts education in an atmosphere where the faculty and staff are committed to religious values. The undergraduate enrollment is approximately 1,800. The cost of tuition is $12,950 for the 94-95 year. That increases to $19,000 when estimated living expenses are factored in.

Taped interviews with the students lasting approximately one hour were conducted and encompassed the following questions: When did you first think about attending college?; Where did you think about attending?; What did you and your family think about the costs of college?; and How did you feel about loans being in your aid package? These conversations were transcribed by the researcher and coded into eleven analytic areas (Appendix A) which grew from the literature and from the interviews. The coded data were entered into the qualitative analysis program "Ethnograph" and were analyzed. The results are presented using the students' voices. Pseudonyms are used to ensure their confidentiality.

RESULTS

Factors contributing to college attendance. Two factors emerged as primary reasons for these students' general motivations for college attendance: 1) they had been told early on that they would go to college; or 2) a critical incident occurred that influenced their decision to attend. Annie, Betty, and Cathy all commented that they "always knew" or that they were "always going to go" to college. Betty stated that if you "didn't go, you were a loser." This assumption implies some level of parental support at an early age for college attendance. Betty and Cathy both recalled early grade school conversations with their parents about college. Cathy remembered as a kindergartner, giving her father a rock for a present. He used this opportunity to compare her gift with a college education. He was happy to have the

> "rock to hold down the bills or hold down something. It doesn't look like much, but it's going to be useful." Similarly, "it might seem like all you need to do is get out of high school...but college is out there and you're going to need it."

The three students in this category tended to have better grades and parents with more education than the other students. These students possessed what I identified as a high level of parental support, meaning that parents had told them from an early age that they would be going to college and let their children know they were willing to share, in whatever capacity they could, the labors of getting to college. These labors included emotional support, offers of financial assistance (even those as small as five dollars a month), and helpful acts, such as driving the student to the college at the beginning of semesters. Not all parents were as supportive. Some parents I identified as offering low levels of support. These parents had never discussed college with their children and seemed surprised (according to the students) when they found out about the college plans of their children. Although they were often unable to offer any level of financial support, students did not expect this and I did not use this criteria in determining the level of parental support. Low support level parents instead were characterized as not offering a strong opinion encouraging college attendance, not expressing an interest in where the student attended college, not taking part in preparations for college attendance, and leaving most, if not all of the logistical tasks of college attendance to the student. Most of the parents identified as offering low support had not attended college and were most likely unfamiliar with these logistical tasks. Parents whose behaviors seemed between these two extremes were identified as offering medium levels of support. Students with low and medium levels of parental support were more likely to identify the second finding as the major reason for college attendance.

A critical incident or turning point in these students' lives also seemed to provide a major impetus for attending college. Students describe these as life changing events that offered a new direction for their lives. David shared the poignant story of the uncle who raised him that was killed by a drunk driver when he was a junior in high school. Until this time he described himself as a "partier" with little interest in school and a tendency to stay out all night with his gang friends. He spoke movingly of watching his uncle slowly die as the family waited for an ambulance to arrive in their ghetto neighborhood. This incident instilled in him the drive to become a doctor.

> "I just remember that sort of putting things in perspective. I realized that my family was very important to me. And I needed to figure out a plan for the rest of my life and so that's basically what triggered everything...and not being able to have the opportunity to see physicians or getting medical attention and I remember being in that position as well."

David noted the significant difference between his prior life and his new desired goal to be a doctor. The critical incident of his uncle's death brought him to the state of being able to recognize that a college education would help fulfill this need and meet his goal.

Hilary was an average student with no goals or plans in life. She left a community college after the first semester with no sense of purpose. She says

> "I got on academic probation in high school because I just wouldn't show up. I just wasn't focused at all. I have always had poor grades and no confidence in myself. College was boring and I guess I just wasn't ready for it and needed to figure things out."

She lived in a small apartment with her mother, two younger sisters, and her niece. A combination of family medical problems, delayed welfare payments, and apartment earthquake repairs resulted her family living in their car for a night. Hilary felt

> "We were just, you know, evicted, I guess. We didn't have anyplace to stay or put our stuff. It just killed me to see my sister and her baby all covered up and trying to stay warm. So nobody knew what to do so I just kept calling places 'cuz, you know, we had to find a place for us to stay."

Her efforts resulted in locating a shelter, expediting awaited checks, and eventually finding another apartment. Working through the bureaucracy gave her new found self-confidence and a desire to help others trapped in difficult situations. She now plans on law school and a career working with low income families need legal advice.

Edward was a product of a single parent family, a student that as he put it "just got by," and a community college drop out after only a few weeks of attendance. He came to the realization that he wanted to help children growing up with only one parent, as he had done. Working temporarily at a child care facility sparked this desire as he saw the impact he had on the children and how starved they were for male attention. Interest in exploring this through early childhood education and possibly the ministry prompted him to re-enroll in college, with much more successful results than his first attempt. He now has plans to be ordained and is focusing on efforts to strengthen families.

In a slightly different way, a critical incident that happened to Annie's parents ensured her college attendance. The youngest of eight children, Annie's two older brother's worked with her father picking strawberries. Then, Annie recounts:

> [My] "father decided that it was just too hard for him...so he decided to take [my two older sisters] out of school and then they had to help out the family and help us be able to support one another. And so they had to leave school, and they had to work in the strawberry field and pick strawberries."

This had a profound affect on her father and he promised Annie that she would go to college.

> "I'm not going to do to you what I did to your older brothers and sisters. If I could do it all over again, I would never have taken them out of school."

In addition to these prominent findings, I looked for other factors that might influence their college attendance. Previous research has indicated that student ability, high school preparation, family income, being a first generation college student, the influence of peers, and the practical credentialing need of higher education are strongly correlated with college attendance. These students lives and their presence on campus belied many of the common characteristics of college attendance.

All of the eight research participants, with the exception of Betty, are disadvantaged students, with income at or near poverty level. As such, they are more at risk for non-attendance in college. Their parents are underemployed or unemployed, and although some of the parents had attended college, none had completed a college education. Few had role models, friends or relatives, that had attended college. As Annie states

> "All my friends and I were in the same boat as I was. None of their sisters could go to college, so we didn't have the background to know what college would be like."

Along the road toward college choice, the way is made easier if students know someone who has traveled the path before, and students with a parent or older sibling that has experienced college may be more likely to attend and persist. However this factor did not seem to be a required or deciding factor in attendance for these students. Cathy, one of the participants who had a family role model, was able to model her brother's college and financial aid application process because she was sitting at the dinner table at the age of 11 watching and learning how it was done. On the other hand Annie stated how scared she and her friends were because they didn't know what was supposed to happen. David, a first generation college student, remembers the days it took to understand and complete admissions and financial aid applications, working in isolation at his family's kitchen table. Despite family members scurrying around him, they did not ask what he was doing, nor did he feel comfortable telling them about the steps required to enter this foreign world.

Their high school preparation varied from Cathy, who was accepted into a gifted college program as a freshman in high school, to David who spent the first three years of high school involved in drugs and ignoring his academics. Students self-described their high school grades as mostly Bs and Cs (see Figure 1), but only Betty and Cathy ever thought of themselves as "smart" while they were in high school. Although CCC advertises itself as a moderately selective institution, students that do not have the requisite 3.0 high school GPA and 1000 SAT are given two options of entrance: 1) attend a community college for one semester receiving at least a 3.0 GPA, or 2) be accepted into CCC's "Educational Opportunity Program" where students are given a year of remedial education, assigned counselors, and attend weekly academic skills seminars and study halls. Half of the students in this study entered CCC through one of these alternative paths.

None of the students fit the mold in terms of common college attending characteristics and these seemed to be only peripheral to their real motivation and decision to attend college. Critical incidents often pointed the way toward necessary steps that must be taken on a new life path. David looked at college as the practical way to meet his need to become a doctor. Hilary knew college, then law school, would give her the tools she needed to fight for social justice. Once in school however, many found themselves 'hooked' by the academic atmosphere. This made the journey to their goals more pleasant. Betty and Edward spoke of their passion for learning and their joy in the quest for knowledge.

Broadening current research on the predisposition to attend college, the driving factors for these students' attendance was either an early assumption of college attendance passed on to them by their parents or the occurrence of a gripping, life altering critical incident that focused the students' attention on the need and desire for college. For these eight students, one of these criteria needed to be present in order to overcome the odds that are often against low income, first generation students with minimal parental support.

Factors Influencing Why Students Attended CCC. Low income students are less represented in private institutions than students of other income levels. If equity in access to all segments of higher education is to be achieved, understanding the reasons why the few low income students that do "make it" and attend private institutions is critical. For the students in this study the college attributes of "home-like" and "friendly" were the most important and most often cited. Although the reasons these students gave for attending CCC were a conglomeration of convenience, proximity, curriculum, familiarity with the campus through peers or programs, and parental influence, the ultimate factor that pulled students to CCC was the friendliness of faculty, staff and students and how that friendliness translated into "home-like" feelings. The institution's other attributes, e.g. reputation and curriculum, who the student knew at CCC, and financial aid, and the student's level of involvement in the decision played a role for some students. The importance of the parent's opinion varied among the students depending upon the parents' level of education.

College Attributes: Size, Home-like, Friendly. Each participant identified attributes of CCC that were the primarily determinants and influenced his/her choice to attend CCC. The most commonly mentioned were the size of the school, proximity to home, it was a friendly place, and that the students received "good aid". When students were queried about why size was important, it became clear that the small size of the college was used as a decision rule and as such students used "small" to imply several factors in addition to the actual numbers of students on campus. For example, a small size campus implied a home-like atmosphere. The concept of "home" was important to all of the women participants. Annie stated the importance of attending school at a place "that makes me feel at home." Betty noted that CCC was "not a place where nobody cares." Annie and Cathy felt that it was important to be "not just a number." Size also seemed to imply a better atmosphere, more opportunities for students, teachers that are closer to the students, and the ability of the students to get better and

more individualized help. This factor helped students feel more comfortable on campus and strongly influenced their choice to attend CCC.

These students appeared to be in a transition from wanting the independence that leaving home implies, yet wanting to be in an environment that they felt was homelike, and not too far from their parental home. Despite their desire to find a home-like atmosphere, all the participants (except Edward, who is 24 and the oldest student interviewed) noted it was also important to get away from home. All participants stated that one of the reasons they choose CCC was because it was "close" or "not too far away from home." Betty noted that one of the scariest things about getting ready for college was preparing herself to be less dependent upon her parents. It was comforting for her to know that she could drive 40 minutes if she needed to, and she would be home. The combination of physical proximity to parental home and the home-like atmosphere of the college made the move to CCC more comforting for students unfamiliar with college. Home-like, for these students, had a specific connotation: friendliness.

The single most important factor mentioned by every participant was the friendliness of the CCC campus. The number of times the word friendly was used, the use of the word friendly in regards to administrators and faculty, and the importance of these relationships in making students feel at home all point to the magnitude of this single characteristic. Student definitions of friendly did not indicate heroic actions toward them, but instead focused on the simple gesture. Friendly meant teachers knowing them by their names, students, faculty and staff smiling at them, the feeling that people liked them and wanted to help them.

Regarding faculty, the one on one contact, and knowing that "if you had a problem you could go see the professor," "talk to the teachers anytime," and even "ask a dumb question" contributed greatly to students' current satisfaction with the campus. While in their search process, the word of mouth from peers attending CCC about the friendliness and helpfulness of the faculty, added one more positive reason to attend CCC. Students spoke of the staff primarily in the financial aid office, although admissions counselors, and other college administrators, deans and the president were also mentioned. Betty stated that the counselors "really got me interested. They're really friendly here." Although Betty mentioned some "heated debates" about financial aid, all participants noted the aid staff was

friendly, helpful, and offered flexible alternatives to try and accommodate students' aid needs. David noted that

> "the lady that got me in here through the program said, 'if you really want to come here, and if you're really dedicated, I'll pull for you.'"

Friendliness also appeared to affect retention as Cathy noted

> "she basically took me under her wing. She said, 'you know, I realize you're homesick, but let's see what we could do here' and it was just great."

Friendliness was used as a heuristic or mental rule of thumb. A friendly place implied that the student would get a good education. Friendliness was mentioned frequently and desired more than the specific educational quality. Friendliness seemed to be associated with quality, for Betty, Hilary, Cathy, and Gary. The friendlier it was, the better the education would be.

The reputation of the college was not a primary factor of attendance for most of the students in this study. For those that are aware of a college's resources and reputation, and who view college attendance as very important, the choice process can include ego involvement. Attendance at a particular school was an important part of the self-identity of Cathy who wanted to go to a local private college and then the Ivy League school, and David who wanted to attend a premier state research university, known for its football program. Cognitive dissonance theory explains that it is normal for people to convince themselves after the fact that they made the correct choice. The attitudes of these two participants vary when they now discuss their life at CCC. David, who played football in high school, openly talks of how satisfied he is now with his CCC experience, even though as early as the beginning of this academic year he considered trying to transfer to the state school. Cathy still longs to attend the Ivy League school, only now as a graduate student and justifies her decision to stay at CCC because she does not want to be seen as a quitter. In these situations, the students have created reasons why CCC continues to be the better college choice for them.

Influence of Counselors and Peers. The literature has down played the influence of counselors and peers in students' decision to attend college. However, in the decision to attend a particular college, these students' experience gives that factor more credence as this may be the mechanism by which a college moves into a student's choice set. Each student has a evoked choice set of colleges that are actively and realistically considered when the word college is mentioned. These colleges are consistent with the schema that the student has, their organized set of beliefs and feelings. Cultural capital, the

students' accumulated social knowledge, may influence their perceptions about which college is appropriate for someone from their social class and background. Familiarity with the institution, through its proximity, word of mouth, or knowing someone who attended may also influence whether or not the college is in the student's choice set of institutions. Private colleges, whether due to their cost, reputations, or student perceptions of them, may not fit into the schema or choice set of a low income student. Because Betty, a transfer student to CCC, had a history of females in her family attending a small, relatively unknown college in rural Missouri, in this "California girl's" evoked set of institutions was the Missouri college where she spent her freshmen year. Conversely, Cathy never considered CCC initially because it was

> "this little school that nobody had ever heard about" but was surprised when she was recruited by (an Ivy League school). "I had never even though of an Ivy-League school - I though it was just really out there."

The students in this study fell into three groups concerning the influence of peers or counselors. One group knew of CCC because high school acquaintances in classes ahead of them had attended. Another group knew of CCC because of the outreach work done by the college with the Upward Bound program. A final group of students became aware of the school though the influence of their church.

Three of the eight participants, David, Betty, and Hillary, knew someone before attending who was a student at CCC. These three students all described their relationship with the CCC students as very casual and not in their inner circle of friends. The social peer pressure to attend college in general seemed to have minimal influence whether or not to attend college and whether that attendance should be at CCC. None of the three students had ever asked their CCC acquaintances what CCC was like, or if it was a good school. Instead, the participants awareness of other students attendance at CCC seemed to bring this school into the realm of possible colleges one might attend. It was, however, not a first choice because the cost of the tuition seemed prohibitive. These participants applied to CCC along with applications to other institutions because high school counselors and friends had told them "everyone applies to more than one college." These students described the follow-up phone calls from admissions counselors, and the friendliness and interest those counselors expressed, as major factors which stimulated their interest in CCC.

Annie, Frank, and Gary however were selected in high school for participation in Upward Bound. They had attended Upward Bound programs through CCC and as first generation college students it was the

only college campus that they had ever visited. The time they had spent at CCC during high school and summer programs offered them a chance to get to know the school and some of its faculty and staff. It's familiarity was reassuring to them and they felt more comfortable in an environment that was not considered totally foreign. They commented on the friendliness of the counselors and other staff and trusted that these people would guide them through their college experience. Although these students said their counsellors encouraged them to apply to many schools (and Annie did), their admissions and financial aid applications to CCC were completed at CCC during their Upward Bound sessions. Worries about cost were assuaged by promised of financial aid. The familiarity and friendliness of the campus, made possible through Upward Bound, offered an easy transition from high school to the CCC campus. Attendance at another college would have meant adjusting to a new and foreign environment.

Edward and Cathy became aware of CCC through their churches. Although the reasons and circumstances are different for these two students, the religious network can play an important part in raising awareness of the college's existence. Cathy's parents, as will be discussed later, actively sought a safe and religious environment for their daughter. Informed by conversations with their minister, Cathy's parents included CCC in her college options. Edward, on the other hand, felt called to a religious career, and asked his minister for advice on where he should attend college. He was told about two religious schools on the west coast and choose CCC because the offer of financial aid was made first at CCC. For Cathy's parents, who always knew their daughter would go to college, and Edward, who's day care experience gave him focus in his life, the religious aspect of CCC met important predetermined criteria and figured prominently in the choice process.

Level of Student Involvement. The assumption by many researchers is that college is a high level involvement purchase. A high level of involvement means that the student will seek out copious information, balance the choices, and then carefully decide where to attend. Here the student first thinks about attending a certain college by finding out information about it and then forming beliefs (cognition). The student then develops a feeling (affect) about the college. According to standard learning hierarchy, in the end the student's behavior, attending or not, is based on these prior steps. Few students in this study exhibited this level of involvement. For most of the students the decision to attend CCC was a gradual one, intertwined with the decision to attend college, and finalized only

when the friendliness and home-like atmosphere reached a comfortable level. The feeling level of the choice seems to have occurred with little attention paid to the hard data about the college.

Some of the students did not have a preference of one college over another, especially in their first attempt. Edward and Hilary initially did not have a strong preference for one school or another. Each attended a community college right after high school, but Edward dropped out after only a few weeks of attendance and Hilary dropped out after one semester. When the student feels that the issue is at a lower level of importance there is limited problem solving and decisions are made out of habit or through the path of least resistance. Edward's decision to attend the junior college after high school was made because of his self-called "lackadaisical attitude". The search activity was minimal because the purchase was not that important to him. His attendance at a community college represented low risk since the cost of attendance was minimal and the application process was "just show up with a pencil". Each of their lack of a strong preference may have contributed to the results of this first attempt at college. When students don't care about where they attend and their level of involvement is low, it may result in retention difficulties.

At the other end of the spectrum lies the high level involvement of Cathy, whose family actively collected, read, and analyzed college choices for their daughter. This high involvement situation involved an extensive search where various strategies were used, even strategic application to an Ivy League school to impress the other institutions where she was applying. Edward, in his second attempt at college, did research his choices in order to help him meet his ministry goal. This tack, however, was not the usual approach for the students in the study. The remaining six students, who initially said they wouldn't have thought they'd attend an expensive private school, were gradually lulled into a level of comfort by the efforts of the CCC staff they came in contact with. Through Upward Bound or through financial aid and admission office staff, friendliness was a secure blanket that drew them in.

Parental versus Student Choice. Although none of the participants reported strong parental opposition for attending college, the choice of where to attend college received mixed parental support. Parental involvement in choice of college attended seemed to vary with the parental level of exposure to college. Parents with little experience with college left the application process and decision-making up to the student. Annie noted that her father, who had never attended college, had told her

" you make the decision and I'll back you up."

David and Hilary's parents, likewise had never attended college and were ignorant of the entire process. Hilary told of her confusion about the whole application process and how she

> "just went to the community college because everything else was just crazy...I mean nobody told me about how to apply or anything. I just didn't know any of that stuff."

David also seemed to shield his parents from the search and application when he says

> "They never knew about what school I was going to attend and about admission process(es) and about financial aid processes."

Frank, whose mother, a single parent, and the parent he had lived with, had no college experience. He stated his

> "Mom was more, hey, you go where doors open and where you feel--more on faith I think".

Parents that had more familiarity with college, on the other hand, took a leadership role in the college application process and advocated for one school over another. Cathy's parents both left a four year institution with only one semester remaining until graduation. They took a very active role in college selection:

> "I had never heard of CCC until my pastor suggested it and my brother was the one that took me initially there. He sent in the postcard saying that we needed more information so --all the paperwork was done through him and my parents. I didn't want to come here -- it wasn't my idea....and my parents brought me out here. They didn't tell me where they were taking me. They just say get in the car, you know....and I thought 'oh my god, they're going to drop me off right here and they're just going to take off and never look back.' "

Cathy, who was recruited by an expensive Ivy League college, had applied there and was waiting for a response. The autocratic decision of her family won out and she ended up attending CCC, even though she was eventually admitted to the Ivy League school.

> "I had always done what my parents said. Now all of a sudden, here was my choice. An I thought I had a better choice than they were offering. And I was still expected to do what they said."

Similarly Betty's father had attended a community college, but her mother had attended a few years at a private women's college in Missouri and was currently in college working to complete her degree. When Betty, a transfer student to CCC, expressed her desire to leave the midwest school that was a family tradition she said,

> "my mom was kind of disappointed because it was her family that had gone to (this school) and you know, she thought, "Oh wow, what are you doing? Just stay there.'"

In this group of students, parents who have some experience with college take a more active role in guiding and determining the student's choice of college than do the parents will little or no post-secondary experience.

Each of the participants had considered at least one other college. Five of the eight participants additional choices included no other private college, but instead focused on other state schools in the southern California area. Other colleges were eliminated by focusing on undesirable aspects. Items mentioned included that the "other" school(s) was "too far away", "too big", it "took too long to get classes", or "they let me know about my aid too late". Some of these criticisms could be interpreted as unfriendly. Although none of the students interviewed specifically stated any of the other schools were unfriendly, when asked about the factors that drew them to the alternative schools, friendliness was NOT mentioned among those colleges' attributes. Instead, a benign neglect from the alternative schools eliminated them from these students choice. For these students, the affective feelings about CCC due to the proactive friendliness of the faculty and staff strongly influenced their decision to attend CCC. For these low income, first generation college students making the decision to go to college, the initial personal interactions they found at CCC served to alter the path many of their peers take to public four year and two year colleges.

Student Characteristics of Social Debt. In the process of overcoming the barriers of private school attendance, the students in this study expressed a need to help those who made their attendance possible and to make a path for those that would follow them. Through analysis of the data an interesting category emerged which I coded "taking care of." These students expressed a need to take care of their parents through protecting them from the knowledge of the difficulty of school, especially its costs, and the need to take care of siblings coming up the educational pipeline. The "taking care of" phenomena seemed especially prominent in the seven students who came from families with especially low income and assets. Betty, who qualified for Pell Grants due to a temporary family business crisis, would throw her bill from the school away, because she knew her parents would pay for it. However, the other students would go to great lengths to keep this information from their parents. Annie noted that

> "I did not want them to give me any money. When the bill would come to the house, my mother, she doesn't know what it is. And so when she'd ask what is it, I just say "oh, it's nothing." ...well, I would go very slow and easy on them so they wouldn't feel pressured. And, you know, I didn't want them to limit themselves from what they wanted to do because I just didn't feel that it was right."

Cathy, knowing that her earnings from her on campus job were vitally necessary to meet her school costs since her father was unemployed, would take the bill from her father saying,

> "Oh, no, Dad, you know its all been taken care of. And he just trusts me enough to say, okay. But it scares you."

Three of the other students did not want their parents to know that their education was possible only by borrowing loans. David tried to protect his mother from this knowledge, knowing that she would be opposed and would perhaps try to come up with the money herself. He rationalized

> "This is so much money, so much, and there is no way she could do it...I mean she can hardly take care of my younger sisters as it is."

They also did not want to take money from their parents or siblings. Annie said,

> "because if I want something for myself, then I better be the one to work for it. You know? Because I am going to be the one that is enjoying it, I might as well struggle for it."

She felt so strongly about this she limited her trips home to avoid her parents giving her a few extra dollars for spending money. David, and Gary also noted that older siblings would sometimes try to give them five or ten dollars and that they also did not want to take their money.

The students in this sample have seen how parents, siblings and even other relatives have foregone food, clothing and recreation items in order to help support their efforts to stay in school. Many of these students felt a tremendous debt to their parents and older siblings and a tremendous obligation to give something back to their families, their communities, and society. Cathy and Hilary plan on helping pay for younger sibling's college education so that their parents don't have to. David wants to help out his nieces and nephews and desperately wants his younger brother to attend college.

> "Oh man, I got a grip on him. I just don't want to lose him. He's doing good in school. I'm so glad to see that. About a month ago...I was trying to teach him, you know the variables, imaginary numbers and stuff, and he was able to get it! ...I want him to get that, get a good hold of mathematical reasoning because I think that's what scared me in the sixth grade."

Gary has plans to buy his parents a house and expresses

> "I feel in debt. I hope some day from what they've given me, that I want to give something back."

Incidents in their personal lives dictate the need to offer something back to society to repay it for the opportunity to get an education. Annie, who's older sister and children suffered from an abusive husband and father indicated a need to give back through her future career dealing with battered women and abused children. David whose uncle died from a drunk driver, wants to be a doctor to help those in the barrio that don't have access to medical attention. Edward who grew up in a single parent family wants to provide a male role model to children without one, perhaps through a calling to the ministry. Hilary, seeing, as she says, the effects of relatives unjustly evicted from their homes, wants to be a public defender, assisting low income families with their legal needs. It was striking the heartfelt need of these students to give back to society and their families to repay the debt they felt. Paying for college for these students includes more than the monetary costs. Although I did not query the students on this subject, I suspect that they did not realize until after they arrived at CCC, the personal value they felt their education offered and the importance in sharing that with those who are yet to come.

COSTS OF COLLEGE, FINANCIAL AID, & LOANS

The Attribute of Cost. Although the majority of students in this study were vitally concerned about cost and readily admitted that they could not have attended this institution, or any other without financial aid, I feel that these issues did not directly affect the choice to attend CCC because of the students' initial limited understanding of what the actual charges were and how they would be paid. A dichotomy appears between the students' fears they will not be able to continue their studies without financial aid and their determination to attend, no matter what. The timeliness of aid offers did impact choice for some of the students, however the students lacked the sophistication necessary to be able to adequately compare aid offers. The student feelings about cost varied by family income. Students paid for costs primarily through financial aid and extensive employment. The necessity to work resulted in a time poverty for these students. Students often felt the need to shield their parents from the realities of tuition costs and the measures necessary to cover those costs.

Initial decisions about attending CCC were not based on its cost, but on the friendliness of the campus and the level of comfort students felt there. Cost, however, did seem to impact the decision to stay at CCC. Like many private colleges, CCC has significantly increased tuition over the past several years. The increased costs provided concern, yet was tempered by the desire to continue at CCC. For the

students in this study, concern about college costs and the recent increases depended on how much money the family had. Betty, whose father's construction business had a temporary financial set back and thus qualified for extensive aid for the year studied, was the most financially able student in the study. Her freshman year was paid for out of $14,000 in bonds her grandfather had set up for her college education. In subsequent years (excluding the study year) her aid was primarily student and parental loans. For her, the cost of education didn't affect her decision to attend CCC.

> "It really doesn't affect me coming here at all. Because I like this school. I know I want to go to school here. And I'm not going to just up and transfer. You know, just because they raised tuition another thousand."

The rest of the students in the sample came from much poorer backgrounds. They expressed extreme concern about the cost of tuition, stating that recent increases made them feel scared, shocked and stressed. Annie indicated that

> "this year is the year that has affected most of us. Because of the increases..in tuition."

Edward notes that

> "...the cost. I was like, this is incredible...(a) huge concern. I think it's ridiculous that it's so high".

Edward stated that there would be "no way" he would continue if the tuition was raised to $20,000. Yet, despite the cost and the students' fears they would be forced to leave if sufficient funds were not available, the remaining seven students expressed a strong determination to attend this institution. The paradox between the clearly expressed fears about the cost of tuition and the concern about how tuition would be paid, and the resolute desire to continue opens more questions for researchers interested in the impact of aid upon college matriculation. In Annie's words

> "no matter what....It (tuition) was a lot of money. I still decided I'm going to stay."

David stated that even

> "if the school goes up to $20,000, I don't care, I'll still go here."

When pushed further on the issue however, Annie guessed that she would have attended a community college if it became much more expensive. David noted that if costs increased dramatically,

> "maybe I wouldn't be at the school if they didn't give me good financial aid. So I'd have to take major loans. Yeah. I'm sorry, No, I will be hurt. I'd have to leave, if it went up so much, I'd have to leave".

The incongruity between the adamant statements of attendance despite all costs and the very real financial concern seems to hinge upon an individual and internal perception of the percentage of increase or the amount of money. As exemplified in the previous paragraph the value or worth of an amount of money varies with the individual. Betty talked about "not owing much this semester ($600)" and being "only down $3,000". Yet Annie spoke of owing $1,000 as a "big ol' amount" and David noted that needing $300 for books prompted his mother to say "oh wow, it costs a lot".

Despite students internal barometer of the valuation of money, true clarity of tuition cost was not gained until much after the decision to attend college and where to attend were made. Students did not seem to truly understand how much college costs until they were on campus and had received their first bill.

Feelings of worry and helplessness that they couldn't pay the bill struck every student. Annie stated:

> "Once school started and once my first payment came, I was just shocked, I was thinking 'God, I'm going to die' because our bills, my first bill said you owe three thousand...and I said 'God, never, how am I going to pay it'....I didn't know, I finally realized, I finally knew that I was going to have to pay."

Hilary worried that

> "I thought I'd have to drop out, you know, because, how could I get all that money? And not my parents, uh, uh! Nobody I knew had that much money and I had to get it."

Who Pays for College? With the exception of Betty, the students' parental financial support was minimal. Students paid for their college costs through their off and on campus work and other financial aid. Parental financial support was given primarily in the form of a few dollars (literally) here and there to help with personal expenses. These students worked and worked a lot. Economic poverty translated into a poverty of time for these students. The time poverty of students pushed to the limits of their endurance is exemplified by Annie.

> "..it is stressful. Very stressful. I mean you have a lot of money to pay and you have to work. I have two jobs. It's been hard. ...Sometimes I feel that it's too much. And I also have to study. And I have no time for myself. ..., oh god, my schedule, it is just too crazy."

The student earnings go primarily to pay for educational costs, however, for some students earnings are also used for the family. Because work study earnings do not pay as much and because they must first

go to pay off debt owed to the college, David declined his work study job and took a regular position on campus.

> "But I'm giving it to my parents, yet I'm still helping myself out. You know. It's the way of helping to put food on the table, pay a bill. You know, being able to say, hey mom, don't worry about the light bill, I'll pay it this month."

One must ask if a clearer conception of the costs involved would have affected these students' choice to attend CCC. They understood the financial costs that must be paid only after they received their first bill. Despite that, they stayed in school, found one or two jobs and found ways to pay their bills and cope with the stress. Undoubtedly there are also students who were not able to handle the discovery of cost of college and the resulting stress. Additional research about their stories must also be gathered and told.

Financial Aid. The receipt of student was critical to ensure these students' attendance at CCC, but the type or amount of aid was not considered as a factor influencing this choice. More important to students was the feeling that the financial aid office was trying to help them. These students trusted that they would be given the money they needed to attend.

Students found out about financial aid from a variety of sources: the Upward Bound program, the CCC Financial Aid office mailing, from older siblings, and high school counselors. While Annie, Frank, and Gary, who attended Upward Bound said that the aid office's help made it easy to apply, other students found the process confusing and difficult. Betty thought the forms were too long and vague and Cathy said that applying was like "how to pull your tooth out without anesthesia."

Receipt of student aid was seen by all interviewed students as essential for their enrollment at CCC. Annie explains

> "When I first found out I was getting financial aid I was very happy. And, I knew that it was going to be a big help for me, other than that I knew I would never be able to afford to pay..."

However, Annie readily admits that she did not know what types of funds she would receive and assumed that the amount given her would cover her tuition and residence hall costs.

The early receipt of award letters from the financial aid office also played a part in students decision to attend. Three other students had been accepted at other institutions and were waiting to hear about financial aid. As Gary noted:

> "(Another school), they didn't let me know about their financial aid until the second semester. It was like a month before, or two before school ended, my senior year. Well, (and still another school), I tried to communicate with them, but they were just, I don't know, I don't want to say they were lackadaisical about it, they were just not getting me information and finally, a guy called. He said, you know, 'I want you to come here. I'm sorry we've neglected to, you know, contact you and stuff. Maybe we can give you some...a good award.' I said, 'Oh, thank you, but I decided to go here (CCC).'"

This statement also relates to the importance of a friendly staff attitude where students will feel like they are more than a number and part of a home. The benign neglect of the other school resulted in Gary's decision to attend CCC, even though he was offered a "good award." Two points are important here. First, students were not aware of significant difference in aid packages, even though the costs at CCC and the alternative school were very different. Therefore, using actual amounts of aid and comparison shopping between schools was not done by these students. This brings us to the second point. Student choice decisions were made based on the personal interactions students had with faculty and staff on campus. Prompt and friendly attention to the students needs resulted in student satisfaction with CCC and influenced their decision to enroll.

Loans. Although some early research has seemed to indicate that student loans can adversely affect attendance and retention of some groups of students, more recent work seems to belie that. For these students, the present of loans in the aid package were considered a necessary evil and despite students' concern, they borrowed anyway. Knowing they would have to borrow student loans did not affect the decision to go to college or the decision to attend CCC.

A major part of these students' aid packages was loans. Most of the students had borrowed the maximum amount of loans for which they were eligible for each year they had been in school. The current undergraduate maximum limit is $17,125. The students readily admitted that they were scared of loans at first. Then, as David states,

> "I realized, hey man, and this is what one of the lady's told me here, you know,...you have to take loans to get through school, especially here. And it cost (sic) a lot. So I have no problem with it. I'll take as much money as I have to, to get a degree from here and keep on going."

Students described loans as a "necessary evil" that most people must endure to get a college education. Cathy, although worried at first, now sees loans

> "as an investment, I've come to terms with it and I realized that there are worse things than borrowing money. And they're not asking for it right now."

Betty just assumed that she would take out loans to pay for school.

Generally, one's positive or negative feelings toward something usually result in a corresponding actions about that issue or topic. In another paradox these students negative feelings about loans did not result in their avoidance of loans. The majority of these students expressed fear of loans at first, but borrowed anyway. Their general apprehensiveness did not translate into avoidance of loans through declining the loans or though choosing a lower cost institution where the amount of indebtedness would be less or perhaps non-existent. Perhaps the desire to obtain a college education, and especially an education at CCC, was greater than the fear of borrowing. Another explanation could be that students see many others on campus borrowing loans and it becomes part of the expected behavior. Still another possibility relates to the students' perceived friendliness of the campus. If a friendly and supportive staff is encouraging loan borrowing, students may feel more comfortable going against their initial feelings. Only Edward, who borrowed loans his first year on campus, has managed to not take out any more loans due to his ability to get stipends in his major, religion.

> "It's a lot of money. I don't like taking loans. That's why I denied these last two."

Just as students did not truly understand what college would cost until they received their first bill, these students may not truly understand what loan repayment means until they are out of school. Three students did not know their repayment schedule. Although four of the eight students knew that the minimum repayment was $50 per month, they assumed that would be their initial repayment amount. In reality students must begin monthly payments six months after graduation or leaving school, with the repayment amount dependent upon the total amount borrowed. Students who borrow the program maximum of $17,250 could expect a monthly repayment of approximately $200 (depending upon the variable interest rate) which would continue for ten years. Cathy combines truths with fiction when she says,

> "(the bank) is going to give me six months to find a job. And then, afterwards, they're going to start with $50 a month in case I haven't found a job. And after about a year and a half they're going to ask for maybe $100 each month. And I can pay that amount until I finish or die, which ever comes first. Or, you know, I can just pay off as much as I want."

Important facts such as how much had been borrowed were known to the penny by Betty, yet Annie, David, and Edward only knew vague estimations, and Frank, Gary, and Hilary did not even want to speculate on the total amount borrowed. Cathy thinks she has borrowed $30,000 to date, an overstatement by over half. Hopefully misunderstandings about loan repayments will be corrected for these students when they have their federally required loan Exit Interview prior to graduation. This information session goes over loan repayment and options in detail. However, the funds will already have been borrowed and the opportunity for loan restraint will have already passed. Students who have borrowed more than their post college incomes will bear run the risk of defaulting on college loans. This not only impacts students future credit ratings and purchasing power, but increased default rates negatively affects public and legislative opinions about the student aid program in general and loans specifically.

CONCLUSION

For researchers, policy analysts, and private institutions, this study provided some insight into the reasons why some low income students were able to over come a presumed destiny of limited or no higher education opportunities. Investigating the reasons why low income students are less likely to attend college in general and private colleges in particular go to the heart of equity in our higher education system. The private, selective institutions have been shown to confer the greatest benefits upon its attendees. It is important to identify the factors that encourage low SES enrollment in this segment of higher education. To do otherwise is unfair and places barrier that limit the opportunities that should be open to all students.

The most crucial factors in ensuring the college attendance for these students was first that there was a predisposition to attend college through either being told from early on that they would go or that a critical incident occurred which crystallized the importance of college. Although outreach continues on many levels to encourage parents to talk about college education with their children, the occurrence of critical incidents are a serendipitous method of encouraging attendance and cannot, in any realistic way, be structured. Particularly important for attendance at private institutions is the insight we have received about the emotional needs of these students to feel comfortable in a friendly and home-like atmosphere.

The single most mentioned characteristic that was tied to why CCC was specifically chosen was the friendliness of the faculty and staff. Friendliness was seen to mean quality of the academic program and the ability for students to feel at home. The small size of CCC was identified as important and size was interpreted to mean friendly, providing a home-like atmosphere, and ensuring that faculty and staff would have enough time and interest to help them succeed in college.

The importance of the "friendliness" attribute should not be overlooked. Colleges may wish to highlight relationship marketing with alumni and the local neighborhoods and to focus on long-term, human side of the interaction where a commitment is made to the community to be THE college for the area. Since this attribute affected students regardless of income level, marketing "friendliness" may do much to increase private enrollment over time.

Although these students expressed worry and fear about cost, a paradox exists in that it did not deter them from attending this institution. Students failed to realized the personal commitment of time through working and the money that would be required until they were enrolled, on campus, and had received their first bill. Interviewing students who applied to CCC but chose not to attend and those that dropped out would be an important next step in this type of research. Students reported a general acceptance of smaller increases in tuition. As the definition of the value of money changed depending upon the financial background of the student, it would be important for the institution to conduct focus groups or more extensive interviews to find out how much of an increase is too much. It seems that the percentage increase is more important than the fact that there is an increase.

Financial aid was identified as an important component in reducing net cost and was vital in low income student attendance, but did not appear to affect attendance at CCC. Students assumed the aid awarded to them would be sufficient to cover their costs. Their lack of sophistication in understanding how the various types of aid in their package combine to meet a proportion of their costs resulted in extreme stress and worry once they received their first bill. The early timing of aid offers alleviated student concerns and provided an early advantage for CCC. Similarly, while most students expressed concern about borrowing loans, it did not appear to affect their attendance at CCC.

One of the most worrisome dilemmas is students unawareness of the cost of their education until they are already on campus. Researchers have found that monetary concerns factor into the choice process

later, and that the receipt of financial aid is more of a factor than the cost of tuition in enrollment decisions. This seems to have held true for this study, where students paid little concrete attention to the actual cost of tuition until they received their first bill. However the students in this study had already made their decision to attend, were on campus, and attending classes. Similarly, I speculate that students can not really understand what it means to have a loan until they are out of school and actually paying or trying to pay the money back. It is encouraging that students have the drive and commitment to get an education no matter what the cost, and it is heartening for colleges with higher tuition to hear that students move in opposition to their fears, attending and borrowing loans. Yet, as college cost increase, and federal grant aid diminishes, the fact that students have limited understanding of loan repayment does not bode well for those concerned about defaults. Colleges may be unwilling to take an active role in advising students about the reality of costs and loan repayments for fear it will result in a mass exodus from their campuses.

An unexpected finding was the feeling of indebtedness many of these low income students had for parents and siblings who had never had the opportunities given these students. The majority of these students expressed an overwhelming desire to give something back to the family and the community through their education. Admissions offices could use this concept as they point out the benefits of certain majors and their subsequent career paths. Additionally, institutions may wish to focus on publicizing current social service programs that involve students and opportunities for aiding the community.

This study provided some insight into the factors affecting college attendance and specifically college attendance at CCC. Some of the findings here may provoke others to listen to the stories of students who overcame the odds to attend college and break the barrier into the more exclusive world of private colleges. The human touch of friendliness may do more than any program to make lower income students feel that they are welcome in this sector of higher education. The use of alternate enrollment options and Upward Bound had a positive result for some students in this study that would not have entered through the traditional doors. The role of financial aid is necessary to enable equity in choice, but in and of itself does not appear to play a role in the specific institutional choice for these lower income students. But at the most basic level, they could not attend if funds were not available. Reduced federal financial aid availability appears to be the way of the future. If private colleges are

willing to bear the financial burden that comes with low income students, students college choices will be defined more by their opportunities, than their limitations. However, further expansion of this study is recommended to examine the effects of cost on attendance for students who do not receive aid, students who were offered admission but did not attend, and students who matriculated but did not persist.

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Figure 1. Background characteristics of Research Participants

STUDENTS	AGE	ETHNICITY	YEAR	PRIOR COLLEGE	SES	PARENTAL EDUCATION	PARENTAL SUPPORT	ABILITY H.S. GPA	H.S. CAREER PLANS	H.S. ACTIVITIES
Annie	20	Hispanic	senior	none	low	Dad: none Mom: none	high	mostly Bs	none	none
Betty	20	White	junior	one year at private 4 yr	middle	Dad: CC Mom: 4 yr*	high	mostly As	yes	cheer-leader
Cathy	20	Hispanic/ Black	junior	CC for gifted students in HS	low/ middle	Dad: 4 yr* Mom: 4 yr*	high	all As	yes	student govern-ment
David	20	Hispanic	junior	none	low	Dad: none Mom: none	low	mostly Cs & Ds	none	football
Edward	24	White	junior	CC*	low	Dad: CC Mom: none	low	mostly Cs	none	none
Frank	19	White	sopho-more	none	low	Dad: none Mom: none	medium	mostly Bs & Cs	none	none
Gary	21	Hispanic	senior	none	low	Dad: none Mom: CC*	medium	mostly Bs	yes	theater
Hilary	19	White	sopho-more	CC*	low	Dad: none Mom: none	low	mos-tly Cs	none	none

CC = Community College

* = attended college but did not graduate

Appendix A.

CODES FOR ETHNOGRAPH STUDY

PEERS		
PEERSPOS	=	Positive Peer Support
PEERSNEG	=	Negative Peer Support
PEERSTTEND	=	College Attendance of Peers
PEERSNEW	=	Making New Friends
CHOICE		
CHIOICESTUD	=	Student Choice Factors
CHOICEPAR	=	Parental Choice Factors
CHOICESIB	=	Sibling Choice Factors
CHOICEPEER	=	Peer Choice Factors
CHOICEWHEN	=	When They Thought About College
CHOICEWHERE	=	Where They Thought About Attending
CHOICEOTHR	=	Other
FAMED	=	Family Education
FAMEDAD	=	Dad's Education
FAMEDMOM	=	Mom's Education
FAMEDSIB	=	Sibling Education
FAMEDOTHR	=	Other
PARSUP	=	Parental (or other relative) Support
PARSUP$	=	Monetary Support
PARSUPEMOT	=	Emotional Support
PARSUPACT	=	Actions (such as sacrifice)
STUCHAR	=	Student Characteristics
STUCHARPRE	=	High School Preparation
STUCHARAC	=	Academics, Grades in College
STUCHARTRY	=	Perseverance and Hard Work
STUCHARSS	=	Self Sufficient
STUCHARGOL	=	Student Set Goals
STUCHARTCP	=	Need to Take Care of Parents or Siblings
CAREER		
COLCHAR	=	College Characteristics
COLCHAREP	=	Reputation
COLCHARFRI	=	Friendly and Personal Environment
COLCHARFAC	=	Faculty
COLCHARSTF	=	Staff, Administrators, Counselors
COLCHARCLO	=	Close to Home
COLCHARSIZ	=	Size of School
COLCHARSAF	=	Safety of School
COLCHARMAJ	=	Major Study
COLCHARAC	=	Academics
COLCHARTM	=	Timing of Admissions

STUFEEL	=	Student Feelings
STUSUP	=	Student Support
STUSUPFA	=	Financial Aid
STUSUPFALN	=	Loans
STUSUPFAGT	=	Grants
STUSUPFAWS	=	Federal Work Study
STUSUPFATM	=	Timing of Application or Awards
STUSUPFAPP	=	Making Application for Aid
STUSUPFARP	=	Loan Repayment
STUSUPWORK	=	Non-Financial Aid Work
STUSUPSAV	=	Student Savings for College
COST	=	Cost of Education
COSTTUITN	=	Tuition Costs
COSTBILLS	=	Payment and Receipt of Bills
USE$	=	Uses of Money
USE$SCHOOL	=	For School or Necessities
USE$FUN	=	For Fun and/or Personal Purchases
USE$SAV	=	For Savings